



**HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION**

Number: 05-14

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PLANNING FOR TECHNICIAN RETIREMENT

Expiration 1 September 2005

1. The purpose of this TAAI is to remind supervisors, managers, and technicians of the importance of planning for retirement. There are many factors related to retirement planning and it is **never too early** to begin.

2. Did you know that if you are covered under the Federal Employees Retirement System (FERS) that **not contributing** to the Thrift Savings Plan (TSP) at your first opportunity will drastically reduce your retirement and you most likely will be unable to live on your small FERS supplement? Did you know that technicians covered under FERS have a three year interest-free grace period from the date they are first covered by FERS to make a deposit for active military duty? Did you know you must be continuously covered by the Federal Employees Health Benefits (FEHB) Program for five years immediately before retiring to continue your health insurance coverage after you retire? Your retirement is something you work hard to attain. Attending retirement seminars and planning for your retirement will insure there will be no unfortunate surprises at the end of your career.

2. California National Guard, Directorate for Human Resources, strongly encourages all technicians to attend at least three retirement seminars during their technician career, (1) during the first two years of employment; (2) between the 10th and 15th year of employment, and (3) one year prior to retirement.

3. Contact Mrs. Marjorie Rodriguez, Employee Development Specialist, at CAGNET 63493, DSN 466-3493 or (916) 854-3493 for more information or to schedule your attendance for a retirement seminar.

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